

Fill in this information to identify the case:

Debtor 1 REBECCA HORVATH

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN District of OH

Case number 23-51015

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: THE HUNTINGTON NATIONAL BANK

Court claim no. (if known): 19

Last 4 digits of any number you use to identify the debtor's account: 2 4 1 0

Date of payment change: 05/01/2025  
Must be at least 21 days after date of this notice

New total payment: \$ 2900.42  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 998.04

New escrow payment: \$ 936.39

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

REBECCA HORVATH

First Name Middle Name Last Name

Case number (if known)

23-51015

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

**x**

/S/ BETH YANNIELLO

Signature

Date

03/31/2025

Print:

BETH

YANNIELLO

First Name

Middle Name

Last Name

Title

SPECIALIST III

Company

THE HUNTINGTON NATIONAL BANK

Address

5555 CLEVELAND AVE GW1N10

Number

Street

COLUMBUS

OH

43231

City

State

ZIP Code

Contact phone

888-632-5547

Email

BANKRUPTCY@HUNTINGTON.COM

March 18, 2025

0000041 KEITH RUCINSKI  
ONE CASCADE PLAZA  
SUITE 2020  
AKRON, OH, 44308

RE: Loan Number  
Rebecca L Horvath  
3479 E Tuscarawas Ext  
Barberton OH 44203  
Bankruptcy Case: 23-51015

In accordance with RESPA requirements, this letter is being sent to advise you to change your records to reflect a payment change on the above referenced loan. The new monthly post-petition payment will be \$ 2,900.42, effective with the May, 2025 payment.

The change is due to an increase or decrease in the escrow requirements.

If you should have any questions or need additional information, please call me at 1-888-632-5547.

Thank you for your cooperation.

Sincerely,

Bankruptcy Department  
Huntington Mortgage  
1-888-632-5547

Access your mortgage loan information  
[www.huntington.com](http://www.huntington.com)



## Escrow Account Disclosure Statement

### Annual Escrow Analysis

Loan Number:  
Date: 03/18/2025  
Customer Service: 1-800-323-4695

REBECCA L HORVATH  
3479 E TUSCARAWAS EXT  
BARBERTON OH 44203-3843

At least once every 12 months, Huntington reviews the amount of taxes, insurance and Mortgage Insurance, (if applicable), paid from your escrow account. The review, called an Escrow Account Analysis, determines if the expense for any of the items included in the review has increased or decreased from the prior year. If there was an increase or decrease, your monthly escrow payment will be adjusted. Huntington may review your escrow account more often as needed.

### Mortgage Payment

New Monthly Payment Amount: \$2,900.42

New Payment Effective: May 1, 2025

	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	1,964.03	1,964.03
MONTHLY ESCROW PAYMENT	998.04	874.14
MONTHLY SHORTAGE/DEFICIENCY	0.00	62.25
TOTAL PAYMENT	2,962.07	2,900.42

\* If Huntington debits your monthly payment through our automated payment service, your draft amount will automatically be adjusted. If you use another bill pay service, you will need to change your payment amount to the new one shown here.  
\* Your shortage/deficiency will be spread over a 12 month period. Effective 05/01/25, your payment will be \$2,900.42.  
\* If you would like to discuss alternatives to spreading your shortage over 12 months, please call us at 1-800-323-4695.

### Projections for the Coming Year

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

MO/YR	PAYMENTS TO ESCROW	PAYMENTS FROM ESCROW	DESCRIPTION	CURRENT BAL PROJECTION	
STARTING ESCROW BALANCE				2,749.51	Assumed Activity thru 04/25
MAY 25	874.14	0.00	PAYMENT	3,623.65	
JUN 25	874.14	0.00	PAYMENT	4,497.79	
JUL 25	874.14	145.36-	COUNTY TAX	5,226.57	
JUL 25	0.00	2,540.75-	COUNTY TAX	2,685.82	
AUG 25	874.14	0.00	PAYMENT	3,559.96	
SEP 25	874.14	0.00	PAYMENT	4,434.10	
OCT 25	874.14	0.00	PAYMENT	5,308.24	
NOV 25	874.14	0.00	PAYMENT	6,182.38	
DEC 25	874.14	0.00	PAYMENT	7,056.52	
JAN 26	874.14	0.00	PAYMENT	7,930.66	
FEB 26	874.14	145.36-	COUNTY TAX	8,659.44	
FEB 26	0.00	2,540.75-	COUNTY TAX	6,118.69	
FEB 26	0.00	5,117.42-	HAZARD INS	1,001.27	*Low point (b)
MAR 26	874.14	0.00	PAYMENT	1,875.41	
APR 26	874.14	0.00	PAYMENT	2,749.55	
TOTALS	10,489.68	10,489.64-			

- Mortgage Insurance, if any, is not included in the required low point calculation.
- Your ending balance from the last month of the account history is \$2,749.51, your starting balance according to this analysis should be \$3,496.51.
- This means you have a shortage/deficiency of \$747.00. It will be spread over 12 months.
- "Deficiency" refers to any negative balance in your escrow account. "Shortage" refers to the amount by which your escrow balance is less than the target balance at the time of your escrow analysis.

### Determining Your Escrow Shortage/Surplus

(b) Projected Low Point Calculation	1,001.27	*when your escrow balance is at its lowest point (see above)
(c) Required Cushion	1,748.27	

ESCROW SHORTAGE/DEFICIENCY -747.00

- Under RESPA/Federal law, we are allowed to maintain a (2) month cushion within your escrow account.
- If the projected low point calculation (b) is less than the required cushion (c), you have a shortage.
- If the projected low point calculation (b) is more than the required cushion (c), you have a surplus.
- Under RESPA/Federal law, your shortage can be spread over 12 months.

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.)

We intentionally left this space blank.

## YOUR NEW MONTHLY PAYMENT FOR THE COMING YEAR

Effective 05/01/25	
PRINCIPAL/INTEREST	1,964.03
MONTHLY ESCROW PAYMENT	874.14
MONTHLY SHORTAGE/DEFICIENCY	62.25
TOTAL PAYMENT	2,900.42

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
ACCOUNT HISTORY

LOAN NUMBER:

DATE: MARCH 18, 2025

This statement itemizes the actual escrow account transactions since your previous analysis statement or initial disclosure and covers the period from 05/01/24 through 04/30/25. The projections from your previous escrow analysis are to the left of the actual payments and disbursements. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred.

Your monthly mortgage payment for the past period was \$2,962.07, of which \$1,964.03 was for principal and interest, and \$826.48 went into your escrow account.

An asterisk (\*) indicates a difference in either the amount or date of the payment. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Last year, we anticipated that payments from your account would be made during this period equaling \$9,917.70.

Under Federal law, your lowest monthly balance should not have exceeded \$1,652.95, or 1/6 of anticipated payments from the account, unless your mortgage contract or State law specifies a lower amount.

MONTH	PAYMENTS TO ESCROW		PAYMENTS FROM ESCROW			ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL	DESCRIPTION	PROJECTED	ACTUAL
					STARTING BALANCE	3,305.85	5,952.66-
MAY	826.48	0.00	0.00	0.00		4,132.33	5,952.66-
JUN	826.48	0.00 *	0.00	2,528.14 *	COUNTY TAX	4,958.81	8,480.80-
JUN	0.00	0.00 *	0.00	142.47 *	COUNTY TAX	4,958.81	8,623.27- *
JUL	826.48	0.00 *	2,528.14	0.00	COUNTY TAX	3,257.15	8,623.27-
JUL	0.00	0.00 *	142.47	0.00	COUNTY TAX	3,114.68	8,623.27-
AUG	826.48	0.00	0.00	0.00		3,941.16	8,623.27-
SEP	826.48	9,195.91 *	0.00	0.00		4,767.64	572.64
OCT	826.48	1,996.08 *	0.00	0.00		5,594.12	2,568.72
NOV	826.48	0.00	0.00	0.00		6,420.60	2,568.72
DEC	826.48	998.04 *	0.00	0.00		7,247.08	3,566.76
JAN	826.48	998.04 *	0.00	5,117.42 *	HAZARD INS	8,073.56	552.62-
FEB	826.48	998.04 *	2,528.14	0.00	COUNTY TAX	6,371.90	445.42
FEB	0.00	0.00 *	142.47	0.00	COUNTY TAX	6,229.43	445.42
FEB	0.00	0.00 *	4,576.48	0.00	HAZARD INS	1,652.95 *	445.42
FEB	0.00	0.00 *	0.00	145.36 *	COUNTY TAX	1,652.95	300.06
FEB	0.00	0.00 *	0.00	2,540.75 *	COUNTY TAX	1,652.95	2,240.69-
MAR	826.48	3,992.16 * E	0.00	0.00		2,479.43	1,751.47
APR	826.48	998.04 * E	0.00	0.00		3,305.91	2,749.51
TOTAL	9,917.76	19,176.31	9,917.70	10,474.14			

## Important Bankruptcy Information

If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.



Mortgage Payment			
New Monthly Payment Amount: \$1,359.31		Model:	New Payment Effective: December 1, 2020
1	2	3	4
APPROXIMATE MONTHLY PAYMENT	CURRENT PAYMENT	NEW PAYMENT	*Huntington debits your monthly payment through our automated payment system. If you are not currently paying through our automated payment system, you will need to change your payment amount to the new one.
622.08	622.08	622.08	
MONTHLY SURPLUS	0.00	-2.74	
TOTAL PAYMENT	1,359.31	1,359.31	

Projections for the Coming Year			
ANNUAL ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.			
MONTH	PAYMENTS TO ESCROW	ESCROW FROM PAYMENTS	ESCROW BALANCE
DEC 20	664.00	0.00	664.00
JAN 21	664.00	0.00	1,328.00
FEB 21	664.00	0.00	1,992.00
MAR 21	664.00	0.00	2,656.00
APR 21	664.00	0.00	3,320.00
MAY 21	664.00	0.00	3,984.00
JUN 21	664.00	0.00	4,648.00
JUL 21	664.00	0.00	5,312.00
AUG 21	664.00	0.00	5,976.00
SEP 21	664.00	0.00	6,640.00
OCT 21	664.00	0.00	7,304.00
NOV 21	664.00	0.00	7,968.00
DEC 21	664.00	0.00	8,632.00
TOTALS	7,688.24	0.00	7,688.24

Determining Your Escrow Shortage/Surplus			
ANNUAL ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.			
MONTH	PAYMENTS TO ESCROW	ESCROW FROM PAYMENTS	ESCROW BALANCE
DEC	664.00	0.00	664.00
JAN	664.00	0.00	1,328.00
FEB	664.00	0.00	1,992.00
MAR	664.00	0.00	2,656.00
APR	664.00	0.00	3,320.00
MAY	664.00	0.00	3,984.00
JUN	664.00	0.00	4,648.00
JUL	664.00	0.00	5,312.00
AUG	664.00	0.00	5,976.00
SEP	664.00	0.00	6,640.00
OCT	664.00	0.00	7,304.00
NOV	664.00	0.00	7,968.00
DEC	664.00	0.00	8,632.00
TOTAL	7,688.24	0.00	7,688.24

Determining Your Escrow Shortage/Surplus			
ANNUAL ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.			
MONTH	PAYMENTS TO ESCROW	ESCROW FROM PAYMENTS	ESCROW BALANCE
DEC	664.00	0.00	664.00
JAN	664.00	0.00	1,328.00
FEB	664.00	0.00	1,992.00
MAR	664.00	0.00	2,656.00
APR	664.00	0.00	3,320.00
MAY	664.00	0.00	3,984.00
JUN	664.00	0.00	4,648.00
JUL	664.00	0.00	5,312.00
AUG	664.00	0.00	5,976.00
SEP	664.00	0.00	6,640.00
OCT	664.00	0.00	7,304.00
NOV	664.00	0.00	7,968.00
DEC	664.00	0.00	8,632.00
TOTAL	7,688.24	0.00	7,688.24

If you currently have a modification or other workout on your loan, this period may be longer or shorter.

**What is an Annual Escrow Account Statement?**  
When you make your monthly loan payment, a portion of your payment may be deposited into an Escrow Account. An Escrow Account is used to pay certain bills associated with your property and loan agreement. These bills may include property taxes, hazard insurance (also called "Homeowner's Insurance" or "Property Insurance"), flood insurance, and FHA insurance or private mortgage insurance (also called "MIP" or "PMI").

An escrow analysis is an annual review of your Escrow Account and includes a comparison of the amount deposited into the Escrow Account each month with the amounts paid out of the Account during the 12 month escrow cycle. This information is used to calculate the projected amount necessary to pay certain bills during the next cycle. Through the analysis, we: 1) determine any changes that will impact your payments, 2) make projections for the coming year, 3) review payments made from your Escrow Account, and 4) identify any shortage or surplus in the Account. Huntington provides the results to customers in an Annual Escrow Account Statement.

This guide will help to explain how to read your Annual Escrow Account Statement. Each circled number illustrated on the sample escrow analysis below corresponds to a description. Please read these carefully.

**1 Mortgage Payment**  
This section notifies you of the effective date of any payment change. It also compares your current monthly payment with your new monthly payment.

**2 Projections For The Coming Year**  
This section shows the expected monthly payments and the balance remaining in the escrow account after the payment is made.

**3 Account History**  
This historical section shows what was projected for the previous statement cycle vs. what was actually paid to and from your Escrow Account during the statement cycle. If the variance between what was paid this year versus the projected amount does not make sense, please contact 1.800.323.4695.

An asterisk (\*) shown next to an actual payment on your statement indicates that the payment was different from the projection either in the date or the amount. Your actual lowest monthly balance should not have been greater than the lowest monthly balance that was projected according to applicable legal requirements. If it was greater than the projected balance, any actual payments with an \* may explain why this occurred.

**4 Determining Your Shortage/Surplus**  
This section notifies you if you will have a shortage/deficiency or a surplus.

A shortage means that the lowest point balance over the next 12 months is below the minimum balance needed to cover the projected payments.

A deficiency means there's a negative balance in your escrow account as a result of advancing funds to cover disbursements on your behalf.

• When there's a Shortage/Deficiency this amount will be spread over a determined number of months.  
• Please note that any shortage is only one factor in your new monthly payment amount, so even paying your Shortage in full may not return your monthly payment to the previous amount.

A surplus means that the lowest point balance over the next 12 months is above the minimum balance needed to cover the projected payments.

There are two occurrences with a surplus:  
• If the surplus is greater than \$50.00 a check will be included with your mortgage statement. Please detach and cash.  
• If the surplus is greater than \$50.00 and your loan is current at the date of the analysis we will send you a check within 30 days.

• If your loan is not current at the date of the analysis we will retain the overage within your escrow account.

IN THE UNITED STATES BANKRUPTCY COURT  
Northern District of Ohio

IN RE: Rebecca Horvath

Case No. 23-51015

Debtor(s)

Chapter 13

CERTIFICATE OF SERVICE

The Huntington National Bank states and certifies that on 03/31/2025 , it served a true and correct copy of the Notice of Payment Change and this Certificate of Service, to be served upon the parties named below through U.S. Mail or by electronic notification via the Court's CM/ECF system:

VIA U.S. Mail: Rebecca Horvath 3479 E TUSCARAWAS EXT BARBERTON  
OH 44203

VIA ELECTRONIC NOTICE THROUGH ECF:

- Attorney: Kathryn Belfance @ KB@RLBLLP.COM
- Trustee: Keith Rucinski @ EFILINGS@CH13AKRON.COM

Dated: 03/31/2025

Respectfully Submitted,

/s/ Beth Yanniello

Bankruptcy Specialist  
Huntington National Bank  
5555 Cleveland Avenue GW1N13  
Columbus, OH 43231  
Contact Phone: 888-632-5547  
Contact email: bankruptcy@huntington.com